

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JENNIFER A PAYTON

Debtor(s)

Case No. 16-18784

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/07/2016.
- 2) The plan was confirmed on 01/04/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/13/2017.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,900.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$3,900.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,538.47
Court Costs	\$0.00
Trustee Expenses & Compensation	\$166.50
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,704.97

Attorney fees paid and disclosed by debtor: \$128.24

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA	Secured	NA	0.00	0.00	0.00	0.00
BANK OF AMERICA	Secured	59,848.00	62,342.73	62,342.73	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	1,353.00	1,353.10	1,353.10	0.00	0.00
CARMAX AUTO FINANCE	Unsecured	NA	NA	3,429.04	0.00	0.00
CARMAX AUTO FINANCE	Secured	3,430.18	3,429.04	3,429.04	0.00	0.00
CHASE	Unsecured	2,156.61	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	0.00	488.00	488.00	0.00	0.00
COMMONWEALTH EDISON	Unsecured	700.00	616.87	616.87	0.00	0.00
COOK COUNTY TREASURER	Priority	748.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	440.00	NA	NA	0.00	0.00
FIRST SAVINGS CREDIT CARD	Unsecured	462.00	NA	NA	0.00	0.00
Focus Receivables Mana	Unsecured	297.42	NA	NA	0.00	0.00
GINNYS	Unsecured	400.00	279.28	279.28	0.00	0.00
HERTZ RENT A CAR	Unsecured	30.00	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	992.45	967.45	967.45	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	4,029.27	4,029.27	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	4,792.00	4,431.59	4,431.59	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	910.00	910.47	910.47	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	521.09	NA	NA	0.00	0.00
JULIE KATZ	Unsecured	15,850.00	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVC	Secured	1,000.00	NA	2,392.00	162.11	32.92
MONTEREY FINANCIAL SVC	Unsecured	1,392.00	NA	NA	0.00	0.00
MUNICIPAL COLLECTIONS OF AMER	Unsecured	NA	270.00	270.00	0.00	0.00
NICOR GAS	Unsecured	773.84	750.81	750.81	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	362.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	570.02	557.06	557.06	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	914.92	895.71	895.71	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	421.25	411.67	411.67	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	NA	717.10	717.10	0.00	0.00
ROSS STORE	Unsecured	60.43	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	100.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SULLIVAN URGENT AID CENTERS	Unsecured	NA	483.00	483.00	0.00	0.00
THE BANK OF NEW YORK MELLON	Unsecured	2,303.38	NA	NA	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	NA	0.00	0.00	0.00	0.00
THE BANK OF NEW YORK MELLON	Secured	93,913.00	85,650.31	0.00	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	635.20	NA	NA	0.00	0.00
US BANK	Unsecured	1,183.85	NA	NA	0.00	0.00
VILLAGE OF MATTESON	Unsecured	100.00	NA	NA	0.00	0.00
VILLAGE OF OAK LAWN	Unsecured	100.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$62,342.73	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$5,821.04	\$162.11	\$32.92
TOTAL SECURED:	\$68,163.77	\$162.11	\$32.92
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,431.59	\$0.00	\$0.00
TOTAL PRIORITY:	\$4,431.59	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$16,158.83	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,704.97</u>
Disbursements to Creditors	<u>\$195.03</u>
TOTAL DISBURSEMENTS :	<u>\$3,900.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/12/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.